

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	
STEPHANIE S. CARBAUGH	:	
A/K/A STEPHANIE SUE CARBAUGH	:	Bk. No. 1:09-04713 MDF
A/K/A STEPHANIE S. TAYLOR,	:	
Debtor	:	Chapter No. 13
	:	
GMAC MORTGAGE, LLC,	:	
Movant	:	
	:	11 U.S.C. §362
v.	:	
	:	
STEPHANIE S. CARBAUGH	:	
A/K/A STEPHANIE SUE CARBAUGH	:	
A/K/A STEPHANIE S. TAYLOR	:	
	:	
and	:	
	:	
GEORGE H. CARBAUGH, III (Non-Filing	:	
Co-Mortagor),	:	
Respondents	:	

**ANSWER TO MOTION OF GMAC MORTGAGE, LLC FOR RELIEF FROM
AUTOMATIC STAY UNDER §362 PURSUANT TO BANKRUPTCY
PROCEDURE RULE 4001**

Debtor, Stephanie S. Carbaugh, by her attorneys, DALEY ZUCKER MEILTON MINER
& GINGRICH, LLC AND STEVEN P. MINER, ESQUIRE, hereby answer the Motion for
Relief filed by GMAC Mortgage, LLC as follows:

1. Admitted
2. Admitted.
3. Admitted.
4. Denied.
5. Denied.

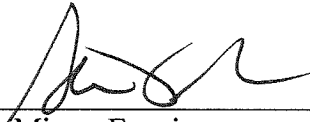
6. Denied. Strict proof of same is demanded.
7. Denied.
8. Denied.
9. Denied.

Wherefore, Debtor respectfully requests that judgment be entered in her favor and that this Motion be dismissed.

Date: _____

2/4/10

Respectfully submitted,



Steven P. Miner, Esquire
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